

Amendments to the Specification:

Please add the following new paragraph after the paragraph ending on line 26 of page 12:

Figure 2 is a flow chart illustrating an example of the operation of the video gaming apparatus in one embodiment of the present invention.

Please replace the paragraph beginning at page 16, line 8 with the following rewritten paragraph:

Figure 2 shows a video screen 200 that can be used with touch functions to play the game of the invention. Frames 202 204 206 208 and 210 can show the cards of the game. User buttons (virtual touch screen buttons) 212 214 216 218 and 220 respectively operate on the frames above them. Bet indicator 222 and credit indicator 224 are shown. A pay table disclosure frame 26 226 is provided. The image on frame 22 226 may vary as the amount of the wager is Surrendered if continued play is then allowed. Buttons 228, 230, 232, 234, 236 and 238 may control the amount wagered, the number of games to be played (in a multigame display), the execution of the Surrender option, the amount of the initial wager to be surrendered, Cash/Credit payout, Change/Alert signal, and the like.